

FILED

JUN 30 1998

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF OKLAHOMA

DOROTHY A. EVANS, CLERK
U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF OKLAHOMA

IN RE:

ROBERT J. BILLINGSLEY,

Case No. 98-01253-M
Chapter 7

JUDGMENT

THIS MATTER came before the Court for an evidentiary hearing on June 30, 1998, pursuant to the Motion to Avoid Lien filed on April 30, 1998, the Objection to Debtor's Motion to Avoid Lien filed on May 11, 1998, the Amended Motion to Avoid Lien and Notice of Opportunity for Hearing filed on May 11, 1998, the Request for Entry of an Order Granting Petitioner's Motion to Avoid Lien filed on June 10, 1998, the Objection to Debtor's Request for an Order Granting Petitioner's Motion to Avoid Lien filed on June 19, 1998, and the Second Amended Motion to Avoid Lien filed on June 23, 1998. Robert J. Billingsley, Debtor herein, appeared by and through his attorney, Daniel Bassett. American General Finance, Creditor herein, appeared by and through its attorney, Scott F. Lehman. The Court received documentary and testimonial evidence and heard argument.

After a short recess, the Court rendered a bench ruling and read its findings of fact and conclusions of law as required by Bankruptcy Rule 7052 into the record in open court. In accordance with said findings of fact and conclusions of law,

IT IS HEREBY ORDERED that the Second Amended Motion to Avoid a Lien filed by the Debtor herein be, and the same hereby is, granted in part and denied in part.

IT IS FURTHER ORDERED that the lien of American General Finance on one (1) television, one (1) push lawnmower, one (1) RCA VCR, and one (1) Stihl weed-eater trimmer as described in the Second Amended Motion to Avoid Lien, be, and the same hereby is, avoided

DOCKETED 7/2, 1998.
Clerk, U.S. Bankruptcy Court
Northern District of Oklahoma

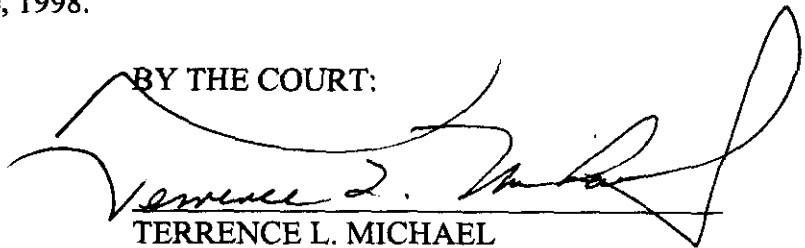
pursuant to 11 U.S.C. § 522(f) (West 1998).

IT IS FURTHER ORDERED that the Debtor shall, on or before July 10, 1998, file a list with the Court, electing which of the two televisions and which of the two push lawnmowers will be retained and the lien avoided on the same. A copy of said list shall be filed with the Court and served upon counsel for American General Finance.

IT IS FURTHER ORDERED that the lien of American General Finance on one (1) television, one (1) push lawnmower, one (1) Yardmaster riding lawn mower, and three (3) fishing rods and reels as described in the Second Amended Motion to Avoid a Lien, be, and the same hereby is, not avoided pursuant to 11 U.S.C. § 522(f) (West 1998).

Dated this 30th day of June, 1998.

BY THE COURT:



TERRENCE L. MICHAEL
UNITED STATES BANKRUPTCY JUDGE

cc: Scott F. Lehman
Daniel Bassett
Robert J. Getchell

492v1